



[Previous Section](#) [MCA Contents](#) [Part Contents](#) [Search](#) [Help](#) [Next Section](#)

33-1-215. Prepaid legal insurance. (1) For the purposes of this section, prepaid legal insurance means the assumption of a contractual obligation that is to be spread, directly or indirectly, among a group of persons to provide specified legal services or reimbursement for legal expenses in consideration of a specified payment for an interval of time, regardless of whether the payment is made by the beneficiary or by a third person on behalf of the beneficiary.

(2) Prepaid legal insurance does not include the provision of or reimbursement for legal services that are incidental to other insurance coverage. The following are not prepaid legal insurance:

- (a) retainer contracts made with individual clients with fees based on estimates of the nature and amount of services that will be required;
 - (b) contracts made with a group of clients involved in the same or closely related legal matters;
 - (c) plans providing only a referral service or a discount card for legal services;
 - (d) legal services provided by unions or employee associations to members pertaining to employment or occupation; or
 - (e) legal services provided by an agency of state or federal government to employees.
- (3) Prepaid legal insurance is a type of casualty insurance provided for in 33-1-206.

History: En. Sec. 66, Ch. 472, L. 1999; amd. Sec. 11, Ch. 227, L. 2001.

Provided by Montana Legislative Services

WHAT CAN PLPP

CHECK OUT THESE 11 POWERFUL FEATURES

1. LEGAL CONSULTATION AND LEGAL ASSISTANCE SERVICES

- Toll-free telephone consultations for any personal or business question^{*}
- One personal letter or phone call, per subject-related matter, plus two business-related letters and/or calls^{**}
- Unlimited review of personal legal documents of 10 pages or less, plus one business-related document of 10 pages or less^{***}

2. WILL BENEFITS

- Will preparation and annual will updates for named member
- Will preparation and annual updates for covered family members at \$20 per document
- Preparation of trusts at a 25 percent discount off the Provider Law Firm's standard hourly rate

3. DIRECTIVE TO PHYSICIAN/LIVING WILL

Initiating a living will gives you a way to make your wishes known to your family and doctors, while saving your family the agony of having to make end-of-treatment decisions in terminal situations.

- Living will preparation and annual reviews for member and covered family members

4. DURABLE POWER OF ATTORNEY

A durable power of attorney authorizes you to act on the behalf of another person, even if that person should later become disabled or otherwise incapacitated.

- Durable power of attorney, plus annual reviews, available to named member (\$20 per document for covered family members)

5. PROBATE BENEFITS

When a person dies, his or her assets must go through probate, a process that helps to ensure that the deceased's assets are distributed properly to the person's heirs and creditors and that estate taxes are paid.

- Up to 25 hours of attorney time per membership year for contested probate, available to the PLPP member or the member's spouse

6. MOTOR VEHICLE-RELATED BENEFITS¹

- Moving traffic violation assistance
- Defense of criminal charges resulting from the operation of a moving vehicle

- Up to 2.5 hours of help with license suspensions and personal injury/property damage collection per membership year

7. TRIAL DEFENSE BENEFITS²

- Defense of civil and covered work-related criminal charges, including up to 60 hours of legal assistance for the first membership year (includes 57.5 hours of trial time and 2.5 hours of pre-trial time)
- Up to 300 hours of legal assistance by the fifth year of membership (includes 295.5 hours of trial time and 4.5 hours of pre-trial time)

8. IRS AUDIT LEGAL SERVICES³

- Up to 50 hours of legal consultation, advice and/or representation per membership year when the tax return of a member or covered family member is audited by the IRS (includes tax returns filed in the first year of membership)

9. CONTINGENCY FEE MATTERS

In general, attorneys who represent the plaintiff in a lawsuit will base their fees on a fixed percentage of the plaintiff's recovery. With PLPP membership, that percentage is lowered.

- A 5 percent discount off the Provider Law Firm's standard contingency fee scale, available both to member and covered family members

10. ALL OTHER LEGAL WORK⁴

- A 25 percent discount from the Provider Law Firm's standard hourly rate of representation for legal services not specifically covered by the membership or in excess of the benefits provided through PLPP

11. LEGAL SHIELD (Optional Benefit)

Most law enforcement officers are conscientious and devoted to protecting your rights rather than abusing them. If you have PLPP and are stopped or detained by a law enforcement or police officer, you'll be able to show them your Legal Shield card.⁵ Your Legal Shield card provides you:

- Access to your Provider Lawyer via a 24-hour, toll-free number.
- Peace of mind knowing that your rights are protected.

